

In re:
Michael Lumb
Debtor

Case No. 21-13216-mdc
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-2
Date Rcvd: Mar 15, 2023

User: admin
Form ID: pdf900

Page 1 of 2
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 17, 2023:

Recip ID	Recipient Name and Address
db	+ Michael Lumb, 53 Lincoln Avenue, Lansdowne, PA 19050-2821

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 17, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 15, 2023 at the address(es) listed below:

Name	Email Address
BRIAN CRAIG NICHOLAS	on behalf of Creditor NewRez LLC d/b/a Shellpoint Mortgage Servicing bnicholas@kmlawgroup.com, bkgroup@kmlawgroup.com
JOHN J. BERRY	on behalf of Creditor Finance of America Holdings LLC john.berry@dinsmore.com, christina.lee@dinsmore.com
KELLI ANN LEE	on behalf of Creditor Finance of America Holdings LLC kelli.lee@dinsmore.com, kristy.allen@dinsmore.com
KENNETH E. WEST	ecfemails@ph13trustee.com philaecf@gmail.com
KENNETH E. WEST	on behalf of Trustee KENNETH E. WEST ecfemails@ph13trustee.com philaecf@gmail.com
TIMOTHY ZEARFOSS	

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on behalf of Debtor Michael Lumb tzearfoss@aol.com

United States Trustee

USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 7

UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF PENNSYLVANIA

In re: : Chapter 13
Michael Lumb, :
Debtor. : Bankruptcy No. 21-13216-MDC

ORDER

AND NOW, on December 24, 2022, Michael Lumb (the “Debtor”) filed his Sixth Amended Plan (the “Plan”).¹

AND, on December 28, 2022, Kenneth West, standing Chapter 13 Trustee (the “Trustee”) filed a motion to dismiss the Debtor’s bankruptcy case pursuant to 11 U.S.C. §1307(c)(1) (the “Trustee Motion to Dismiss”).²

AND, on January 25, 2023, Finance of America Holdings, LLC (“FAH”) filed an objection to confirmation of the Plan (the “Plan Objection”)³ and a motion to dismiss the Debtor’s bankruptcy case pursuant to 11 U.S.C. §1307(c)(1) (the “FAH Motion to Dismiss”).⁴

AND, on March 14, 2023, the Court held a hearing (the “Hearing”) to consider confirmation of the Plan, the Trustee Motion to Dismiss, and the FAH Motion to Dismiss.⁵

It is hereby **ORDERED, ADJUDGED, AND DECREED** that:

¹ Bankr. Docket No. 79.

² Bankr. Docket No. 80.

³ Bankr. Docket No. 86,

⁴ Bankr. Docket No. 87, as amended by Bankr. Docket No. 90.

⁵ At the Hearing, the Trustee orally withdrew the Trustee Motion to Dismiss and recommended confirmation of the Plan.


1. The Plan is **CONFIRMED**, and the Plan Objection is **OVERRULED**, for the reasons stated on the record at the Hearing.

2. The FAH Motion to Dismiss is **DENIED**.

3. The Trustee Motion to Dismiss is **DENIED** as moot in light of the Trustee's withdrawal of the motion at the Hearing.

4. Based on the Court's determination that the Plan will be confirmed, FAH's *Motion for Relief from the Automatic Stay and Abandonment of Property from the Estate*,⁶ currently under advisement, is **DENIED WITHOUT PREJUDICE**

Dated: March 15, 2023



MAGDELINE D. COLEMAN
CHIEF U.S. BANKRUPTCY JUDGE

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143-145 Long Lane
Upper Darby, PA 19082

John J. Berry, Esquire
Kelli A. Lee, Esquire
Dinsmore & Shohl LLP
Six PPG Place, Suite 1300
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Kenneth E. West, Esquire
Chapter 13 Standing Trustee
1234 Market Street, Suite 1813
Philadelphia, PA 19107

United States Trustee
Robert N.C. Nix Federal Building
900 Market Street, Suite 320
Philadelphia, PA 19107

⁶ Bankr. Docket No. 32.